

## **ABSTRACT**

*The objectives of this study are to analyze the impact of intellectual capital on company's financial performance-Return on Assets (ROA) dan Cost to Asset (CTA) and analyze the impact of types of bank (GROUP) on company's financial performance- Return on Assets (ROA) and Cost to Asset (CTA).*

*This research used banking company data that listed in Indonesia Stock Exchange (IDX) 2007-2009. The model that used to measure intellectual capital was Pulic model agregatly-using Value Added Intellectual Coefficient (VAIC) or separately-using Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE), dan Capital Employed Efficiency (CEE).*

*The result show: (1) agregatly, intellectual capital (VAIC) has a negatif significant impact on Cost to Asset (CTA) and not an impact Return on Assets (ROA). (2) Human Capital Efficiency (HCE) has a negatif significant impact on ROA, and has not an impact on CTA. (3) Structural Capital Efficiency (SCE) not an impact on ROA and CTA. (4) Capital Employed Efficiency (CEE) has a positive significant impact on ROA, and has not an impact on CTA. (5) Types of bank (GROUP) has not an impact on ROA and Cost to Asset CTA.*

*Keywords: Intellectual Capital, Types of bank (GROUP), Return on Assets (ROA), Cost to Asset (CTA).*